

# Facts, Fashions and Fancies for Fair Women.

## ALL WOMEN WANT TO BE WELL GOWNED

Details of Her Costume a Matter of Moment.

A VARIETY OF ACCESSORIES

They Were Never More Numerous or Beautiful Than This Summer.

Some of the Latest Styles in Suits and Accessories.

Nothing marks the smart woman so surely as the details of her costume. "Let me have the accessories all right and I won't demand over the gown if it is a bit passe," said a bright girl as she was planning for an unexpected tour, and much wisdom lies hidden in the remark. We all like to be well gowned. To be exquisitely equipped throughout gives one a sense of luxury and satisfaction not otherwise to be obtained, but perfect equipment is not always attainable, whereas appropriate accessories can usually be procured, and it is well to consider all their possibilities, because of that very fact. Once upon a time I knew a dear lovely woman who was exceptionally tall. She was clever, even brilliant, and much sought. Not over thoughtful as to her gowns, she always wore imported hats of almost exquisite sort. When asked the reason for her partiality she would say: "Oh, I'm so tall, my headpiece is sure to be seen. If that is fresh and perfect the rest will pass." While I should hesitate a long time before using that reply, in the form of advice it contains its germ of truth and goes to show how much lies in the details of the costume. The beautiful bonnet, just suited to the animated, interesting face, made a picture that lingered in the mind. If the gown had been service, was not of quite the latest cut, it required a carrying effect indeed to insist upon the fact, and just so the perfect gown, the smart stock, the new idea in ruffs will often transform and renovate the entire costume.

This season the opportunity offered for selection is unprecedented. It would almost seem as though the dealers were conspiring to make one bodice do the work of several, so many and so varied are the neckties, the stocks, the collars, the yokes and the boleros. If one have a plain waist she can transform it at a touch; if she have several that are beginning to show signs of wear she can smarten them with really very little effort and moderate cost. As a matter of course, real lace is costly. Boleros, collars, yokes and stocks of Irish crochet, of Irish point and of Duchesse mean generous outlay, but such lace is only suited to the handsomest materials in any case and simple materials, that make most charming effect, are offered on every side. Some of the loveliest and most exquisite fichus and collars are of embroidered mull, others are of canvas with Russian lace, both, while widely different, are beautiful and give a chic. Many smart waists are worn with collarless necks or with soft, unlined stocks. One of the fine mull collars, in round or square shape, will change a simple into a most beautiful waist. If the throat be a trifle, a stock to match can be added, which is so filmy and transparent it allows the color of the skin to show through. Still less costly and less elaborate garnitures are in vogue and made of the many new materials that serve so well with summer gowns.

Again, the variety in available stocks makes in itself a wide field. One of the newest designs is of lace, really very fine, of one-half inches wide and has two or three inches of the stock at the front and beneath its edge. As a rule the lace chosen is one of the heavier ones, and the firm edge makes its own finish. The stock ends are a lovely style but are, unfortunately, a plainness by the beauty of the material. Other stocks are of thin folds of silk or satin held by lace stitches, but these are not so new, even while their charm remains. All the thinner, daintier the transparent gowns are worn with the transparent stocks when any at all are used, and the possibilities of lace are scarcely to be computed. A charming novelty that, ready-made, means considerable outlay, can be made at home with really very little trouble. It is a smart in the extreme. The material required is edging of any of the heavier sorts of lace two and one-half inches in width and just the length required by the size of the throat. The plain edge makes the severest portion, the scalloped or pointed edge the upper. In and out through the interstices of the lace black ribbon is threaded to form three separate rows. At the back, where the stock closes, is a bow composed of many loops of the ribbon, and at the front, beneath the chin, is attached a big bunch of loops and ends. The usual uprights of bone keep the collar in place, yet are so narrow as scarcely to be noticeable, and in no way interfere with the transparent effect. Fancy lace stitches are a craze. The pretty novel stocks that can be devised when one has time to do such work are without number. Just now there is a craze for heads. Narrow bands, so studied and held with fagoting are both fashionable and becoming. Two particularly pretty ones recently seen are one black with turquoise beads, one white with coral. In both instances the stitching is executed with gold thread. Embroidery that hints of the Orient has great vogue among the smartest women and is capable of much development. Genuine Bulgarian work is made into fascinating stocks and bands and used with linen and pongee gowns, but equally effective things are done by dressmakers and can be copied by any woman who is a bit deft.

Some of the latest Parisian suits include tiny coats whose collars and revers are of simple linen or plique embroidered with cottons, whose colors are a delight. Stocks and other removable accessories can be made in the same way and instantly give an exclusive touch to the gown. As a rule the work itself is simple. Much of it resembles cross-stitch, and not a few of the imported gowns have been pulled ad over canvas, the threads being pulled out when the work is done. When the Bulgarian patterns are difficult to obtain or seem difficult the simple German and Russian designs can be used. So long as the colors chosen are right and the combinations well handled the effect is sure to be good. What the French call fade colors are always safe, but brilliant effects can be obtained by using brighter hues if the worker possess an artist's soul. A gown of any quiet tone, the jacket or blouse enriched by such embroidery, becomes chic at the same time removable collars, yokes and bands might be suggested by the score. Paris is weary of the box, in its stead

French women are wearing most bewitching little ruffles or pelerine capes and many designs of the sort are to be seen on this side of the sea. When chiffon and lace made into boas began to be worn with cotton shirt waists it was easy to predict their early downfall. These newer capes, ruffles or pelerines are more distinctly wraps, albeit tiny ones, and as yet show no sign of popularity. Most fascinating ones combine lace with chiffon or net and are becoming in the extreme. A charming example is in deep cream. The cape portion consists of three overlapping plisse frills of the lace which is simply full, but is extended to form fleu ends that fall to the hem of the skirt. Similar ones are seen in black and are, perhaps, more serviceable, but the dainty white has a distinct summer charm. Less delicate ruffles are of

from realistic, and are the better for that fact, but suggest the rose form and are exquisitely delicate. Ribbon is made to do a number of seemingly impossible things. Bunches that closely resemble the effect of violets enmasse are displayed and some marvelously realistic calas with petals of white, stamens of yellow and leaves of green satin ribbon that make attractive corsage trimming for white gowns.

Belts are all things and are held by clasps that are works of art. One of the latest novelties is real copper with silver and the clasps and buckles shown are rare in color as they are in design. All sizes seem to be in vogue. Many of these buckles are large, others again are small and so it is with materials of all sorts. Those of pure gold are beautiful as must always be the case, but the new-

obviate this feature, yet are exceedingly handsome and in the height of style. The bag makes one piece, the top, about one and a half or two inches wide, and when both are complete they are joined by small rings of silver or gold and through these rings is passed the chain that draws the bag together and by means of which it is carried. As I saw them, offered by an exclusive dealer, they mean a big sum, but the cost of the materials cannot be excessive, and the labor brings a sure reward.

### Undaunted By Difficulties.

Here is an extract from a letter written by a country school-teacher in the far South. It shows a spirit that is undaunted in the face of difficulties and that will transform the educational conditions of

## From Kitchen To Palace.

Mrs. Samuel Newhouse, once a cook in a Colorado mining camp, is now the owner of the finest string of pearls in the world. She did not marry money. She aided her husband to earn it, and when he was down on his luck she cheered him on his way to fortune. "I often laugh over the old days," said Mrs. Newhouse in her London palace. "But to tell the truth, they were mighty sweet days for all that. I was only 18 years old when I married. I was Southern born, though at the same time I was living with my family in Colorado. Sam was an Eastern man who had come West to make his fortune. He had an interest in several mines, but after we had been married some time he confessed to me that things were not going at the mines to suit him. 'The only thing for me to do is to go up there and work until I get what I want,' he said. So, of course, I went with him.

"The mines were on top of a mountain and we had to travel two days by burro to reach our destination. But finally we reached there, and I was the only woman in the camp. So I cooked and tended to the laundry. My husband swears that there never was such a cook, but both of us have agreed to say nothing at all about the laundry and of the household.

"I was never lonely, for I had my husband with me. In the evening we used to sit and watch the sunsets and then Sam would tell me of all the fine things that he would buy me when he became rich. He would say: 'Ida, you just mark what I say. When I strike it, you shall have the handsomest dress that money can buy, and diamonds and jewels and horses and carriages. I did not see just how he was going to do it, but I had faith in him, and now you see!'

Mrs. Newhouse does not look to be a day over thirty, but she frankly confesses to several years beyond that. She has captured the hearts of the royal set in London, and is considered one of the smartest hostesses in England. Her jewels are marvels of beauty, and her rope of pearls is the envy of many a noble dame.

### A Matter of Sex.

"A man trimmed that window," remarked a dealer in women's headgear, passing a millinery establishment on Twenty-third Street in which the hats and bonnets faced squarely toward the sidewalk, "and a woman fixed up the windows in that store," continued the man milliner as he came to the next store, in which the women's hats showed their backs, with their bows, pendant ribbons and streamers.

"You see," he said, "a man looks at a woman's face and so it is only the front of the hat that he sees, and he doesn't know any better than to show the fronts when he is exhibiting hats for sale.

"But it is women, not men, who are the buyers and they know that their men friends when they meet them smile sweetly as they pass and then turn and critically inspect their hats from the rear."

"So women select hats with stunning And effects, and the woman milliner judiciously shows the elevation when she puts a hat on exhibition."



MRS. DAVID WILLS, The daughter of the late Admiral Skerrett, who surprised her friends by marrying David Wills, formerly leader in athletics at the University of Virginia.

Remarkable Girl. "Mannish sort of girl." "Is she, really?" "Very." She used the telephone for the first time in her life to-day, and she didn't giggle once."

A Bit Humorous. Bragg—Miss Pepprey acted as if she thought I was conceited. Did she say so? Miss Sharpe—No, she merely said your greatest fault was your unlimited cred-

## TWO SMART TUB SUITS.



The one at the left is of green mercerized madras, with clusters of pin tucks. The figure at the right is of blue canvas, with Gibson blouse. Bands of same material form the trimming.

print d'esprit edged with velvet ribbon and either plisse or gathered and others again are of chiffon, ribbon or velvet trimmed. They all turn away from the forming V's when closed, and fall well over the shoulders so that, filmy as the materials are, they mean just the protection oftenest demanded on a summer day. I have told you in previous letters that capes of various sorts are coming and that a few are already here. These lovely little pelerine wraps, that are supplanting the boa, may fairly be taken as forerunners of the heavier shoulder capes that, if I mistake not, will come with the fall.

Garnitures, belts and belt clasps are fairly bewitching in their variety and novelty. One of the latest whims is peculiarly effective with muslin gowns and admits of a certain welcome individuality in the blending of color. Girdles or belts of softest ribbon are being made in the form of plaits of three strands and terminate at the back in big loose choux. Single colors are seen and are pretty, but the loveliest by far combine such delicate dainty tints, also pale blue and pink, yellow and white, and give a certain opalescent effect. Four or five inch ribbon is used and five yards makes a yard. At the front it is drawn down to form the ubiquitous point, but being elastic does not require to be shaped. With them are seen accompanying hair ornaments, but, to my taste, these are heavy and not generally becoming. Prettier by far are the dainty recubeds of white and cream lace. The buds are far

er designs are found in oxidized silver, in the copper and in Oriental metals. One most beautiful class is of the silver set with alundines, another is of the metal with fresh water pearls and others again show onyx and amethysts mounted most artistically. It is not alone the worth or beauty of the jewel that attracts, but that of the design as well. While seeking for the new our best manufacturers refuse to consider merely the bizarre and the results are the more satisfactory for the fact. In belt pins horse shoes and crescents take the lead. Whether the designs be executed in diamonds or in gun metal these forms appear and are favorites. Costly examples are of pearls or of other precious stones, but exceedingly effective ones are to be found in gun metal and in silver, but plain and set with semi-precious stones.

Bags, both those worn on chateaine and those carried in the hand are in great demand and show many attractive forms. Quite the smartest are in bead work, and before closing I want to give you a hint for practical piazza work. The bags themselves are some knitted, some worked on canvas in dear, quaint floral designs. The patterns, or similar ones, can be found in any work given over to German cross-stitch and the work is not more exacting than that bestowed on many less worthy objects. Those made with fitted tops mean inevitable cost, but I have seen some new ones that

## ATTRACTIVE LAWN WAIST.



This is a new West End model waist of sheer white lawn. The upper blouse is tucked and crossed with bands of insertion, while the sleeves and body are embroidered in white floral design.

## UNIQUE DAINTY LACE EFFECT.



The waist is of white mull. The yoke has two decided points formed with bands of lace edging. The lower part of the blouse and sleeves are tucked and with alternate bands of insertion.

# BEAUTY.

## HOW IT CAN BE OBTAINED

How to Make a Marvelously Perfect Complexion and Restore Youthful Looks.

HOW TO REMOVE PIMPLES, FRECKLES, MOTH, BROWN PATCHES, BLACKHEADS, OILINESS AND ALL DEFECTS FROM THE FACE, NECK AND ARMS.



There is nothing more beautiful than the human face with its vivacious countenance, sparkling eye, its pleasant smile and perfect symmetry. But the crowning glory of the face is a radiant complexion with its lively glow, its youthful tinge, and its fine, smooth texture. But the question is can such a complexion be attained? In this wonderfully progressive age of art, literature and science; of the steam engine, the electric canon, the electric motor, the wireless telegraph and the ponderous fabric-making machinery; what is there that is impossible? By a careful study of the nature and texture of the skin, and a thorough research in the alms of chemistry and compounding of ingredients, a remedy has been at last perfected that will remove these blemishes. This remedy is Mme. A. Ruppert's Face Bleach. WHAT FACE BLEACH IS.—Face Bleach is not a cosmetic to cover up, but it also it removes once and forever all the discolorations and blemishes to which the complexion is subject. I can positively guarantee every woman it will do all I claim. Its action on the skin cannot fail to remove every defect. It is a well-known fact that the blood in order to cleanse itself is constantly throwing off its impurities through the pores of the skin now if the pores are not kept open, the impurities of the blood cannot escape, but collect below the surface, and produce all manner of skin troubles, such as PIMPLES, FRECKLES, MOTH, SALLOWNESS, E-ZEMA, ACNE AND NUMEROUS OTHER SKIN DISEASES AND DISCOLORATIONS. ACTION OF FACE BLEACH.—Face Bleach has this two-fold action: First, it has a magisterial action, which attacks and draws to the surface the impurities which have collected under the skin; and, secondly, a chemical action which removes by scaling off (in the form of a fine dandruff) the surface of the outer, diseased cuticle, leaving the underlying beautiful, youthful-looking and delicately tinted by nature—clear, smooth and perfect. This method is perfectly harmless to the most delicate skin, as it harmonizes with the laws of hygiene and nature, the two factors which we must adhere to and follow if we wish to permanently improve our personal appearance. THOUSANDS BENEFITED.—Thousands of patrons, who were annoyed and vexed with most miserable complexions, have been delighted with the grand improvement Madame Ruppert's Face Bleach has produced in their skins. Many complexions, covered with pimples, freckles and acrimonious eruptions (itching, burning and annoying) have been changed to bright, beautiful skins, and the improvements made in their looks were simply marvelous. There is scarcely a defect to which the complexion is heir which will not succumb to this wonderful Face Bleach. Pimples, freckles, skin troubles which have baffled the most skillful physicians have been removed and cured promptly and many have expressed, personally and by letter, their heartfelt and profound thanks for this wonderful Face Bleach. A positive guarantee is given if Face Bleach is used in the new special directions, which are furnished with each order, that it will remove every discoloration and impurity from your complexion. All of Madame A. Ruppert's world renowned preparations are sold by us at reduced prices.

## The Cohen Co., Sole Agents

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1901, OF THE COMPANY OF THE AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA PURSUANT TO THE LAWS OF VIRGINIA.

Secretary—E. M. TREAT. Incorporated—APRIL 28, 1893; Commenced Business—MAY 1, 1893. Principal Office—302 BROADWAY, NEW YORK CITY.

Amount of capital paid up in cash.....\$20,000 00 Amount of net ledger assets, December 31st of previous year.....\$47,515 54

INCOME DURING THE YEAR.	
Gross premiums unpaid December 31st, last year.....	Credit. \$24,000 00
Gross premiums on risks written and renewed during the year.....	Debit. \$65,515 53
Total.....	\$89,515 53
Deduct gross premiums in course of collection at this date.....	Debit. \$41,830 59
Entire premiums collected during the year.....	Credit. \$47,684 94
Deduct re-insurance, abatement, rebate and return premiums.....	Debit. \$3,157 50
Net cash actually received for premiums.....	Credit. \$44,527 44
Interest on bonds.....	Debit. \$2,500 00
Interest on other debts due the company.....	Debit. \$2,000 00
Income from all other sources.....	Credit. \$3,825 23
Total income actually received during the year, in cash.....	\$49,852 67
Aggregate last balance and income.....	\$1,495,307 83

DISBURSEMENTS DURING THE YEAR.	
Gross amount paid for losses.....	Credit. \$225,574 50
Net paid policy holders.....	Debit. \$225,574 50
To stockholders for interest or dividends.....	Credit. \$28,000 00
Salaries, traveling and all expenses of agents and agencies.....	Debit. \$75,551 32
Salaries and all other compensation of officers, \$22,320.00; and home-office employees, \$21,417.38.....	Debit. \$43,737 38
Taxes on premiums, \$7,548.75; war stamps, \$2,015.83; insurance department fees and agents' licenses, \$2,743.25.....	Debit. \$12,317 83
Rent.....	Debit. \$5,543 53
Legal expenses.....	Debit. \$7,322 51
Advertising, \$15,000.00 and general printing and stationery, \$1,212.00.....	Debit. \$16,212 00
All other items.....	Debit. \$2,515 31
Total miscellaneous expenses.....	Debit. \$419,447 54
Total disbursements.....	Debit. \$645,022 14
Balance.....	Credit. \$851,335 71

ASSETS.	
Premiums in hands of agents in course of collection.....	Credit. \$44,527 44
Market value of bonds owned absolutely.....	Debit. \$55,215 71
Cash in company's office.....	Debit. \$2,277 50
Cash deposited in bank.....	Debit. \$131,024 53
Cash deposited in bank.....	Debit. \$4,645 34
Agents' debit balances unsecured.....	Debit. \$7,254 81
All other items.....	Debit. \$7,254 81
Aggregate amount of all assets of the company stated at their actual value.....	\$913,268 08

LIABILITIES.	
In process of adjustment.....	Debit. \$3,029 00
Resisted by Com. own account.....	Debit. \$3,415 00
Credit.....	Credit. \$3,415 00
Aggregate of unpaid claims and expenses.....	Credit. \$33,425 00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Gross premiums, \$92,233.45; unearned portion (50 per cent.), \$47,101.73.....	Credit. \$47,101 73
Unearned premiums as computed above.....	Credit. \$47,101 73
Due for agents' commission.....	Credit. \$517,194 23
Total amount of all liabilities, except capital.....	\$517,194 23
Capital actually paid up in cash.....	Credit. \$200,000 00
Surplus beyond capital and other liabilities.....	Credit. \$196,073 85
Aggregate amount of all liabilities, including paid-up capital and net surplus.....	\$913,268 08

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1901.	
Risks Written.....	Credit. \$337,125 00
Premiums Received.....	Credit. \$19,625 00
Losses Paid.....	Debit. \$4,644 00
Losses Incurred end of year.....	Debit. \$4,644 00
Credit.....	Credit. \$337,125 00

(Signed.) S. M. PHELAN, President. (Signed.) E. M. TREAT, Secretary.

State of Missouri; City of St. Louis—ss: Subscribed and sworn to January 27, 1902, before J. M. NELSON, JR., Notary Public.

## G. L. FAIRBANK, Social Agent, 1013 E. Main St.

ully. Bragg—Indeed? Miss Sharpe—Yes, she said you believed in yourself without sufficient reason.—Philadelphia Press. Among the farmers it was the universal opinion that the government should own the railroads. "But we'd get twice as much for the cows we've killed if gov'ment owned the railroads," argued the farmers.—Puck. The public has no interest in Tammany faction fights except to see, if possible, that disorder is preserved.—Puck. The day after the election a candidate who had set up all night only to find his name among the also-rans, met a friend and neighbor. "How is it?" he asked, "that all my friends promised to stand by me in this emergency, and then wofully betrayed my confidence?" "You are mistaken. Being truly your friends we voted for the other man."—Indianapolis News. Sandy—Why did yer want to tell dat lady yer got dat big head from drinking? Cinders—I was afraid she'd think I was a college graduate.—Philadelphia Record. Tailor (to mother who is buying a suit for her boy)—Do you want the shoulders padded? Little Boy—No, mamma; tell him to pad the knickerbockers.—Tit-Bits. "I have only the most distant relatives." "Has the family run out?" "No, they have all become rich."—Indianapolis News. Ella—Fred is a confirmed bachelor. Stella—Yes, and I assisted at the confirmation.—Exchange.